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The Advantages of Merit

**A Sermon given at
Wat Bovoranives, Bangkok**

Bhikkhu Khantipalo



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By

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The Advantages of Merit

*So when a woman or a man, shall have with gifts or virtuousness;
Or with refraining or constraint, a store of merit well laid by;
In shrines or in the Sangha's (gifts), or in a person or in guests;
Or in a mother or a father, even in an elder brother;
This treasure-store is well laid by, a follower unlosable;
By renouncing things that pass, that merit (gained), he passes on;
This store can satisfy indeed, every desire of god or man;
No matter what they wish to have: All that is got by merit's grace;
And every human excellence, any delight in godly worlds;
Even Nirvana's excellence: All that is got by merit's grace.
So great indeed are its rewards, simply, this merit's excellence;
For that the steadfast and the wise, commend a store of merit made.*

(From the 'Treasure Store Discourse',
revised after the translation of Ven.
Nyanamoli Thera).



he subject of this discourse, meritorious action and its benefits, is of vital importance to the Buddhist Way of Training.

“Merit,” which is the English equivalent of the Pali word “*puññā*,” is defined by ancient scholars as: “that which purifies and cleanses the mind.” The mind if permitted to take its own course will, because of the blemishes contained in it, drag one into all sorts of troubles and unwholesome situations. There is really no need to be ruled by the unskillful or evil tendencies in one’s own mind, nor is there any good reason why one should make life unpleasant for other people. What then are these evil, unskillful tendencies? Greed is an evil, unskillful tendency dragging one to desire and covet, to accumulation and hoarding, to a sense of exclusive possessiveness expressed in the thought, “This is mine,” even to lies and theft, rape and murder. Merit purifies the mind of greed. Hatred is an evil unskillful tendency dragging one to dislike and abhorrence, to anger, even fury, to develop the sense of “I do not want,” “I will not have”—even to harsh words, quarrels, fighting, murder, wars and wholesale

destruction. Merit purifies the mind of hatred. Delusion is an evil unskillful tendency dragging one to become enmeshed in greed and hatred, and making these two reactions seem right, true and worthy courses. The dulling fog of delusion spreads through the mind preventing learning, understanding and wisdom from arising. It encourages the spirit of “I don’t know” and underlies the feeling of “I don’t want to know.” It is responsible for doubts and indecisiveness taking all sharp awareness away from the mind. Merit helps to purify the mind of delusion.

We see from this that the range of merit is wide indeed and that to be a meritorious person is very valuable since it is not until the very end of the Way that one is able, having cast away demerit already, also to cast away meritorious action. Demerit may be defined as the possession of resultant fruits from evil unskillful actions, themselves rooted in the abovementioned Roots of Unskill: greed, hatred and delusion, whether these are expressed by way of the door of body, the door of speech or the door of mind. It leads one into entanglement with the world and to the accumulation of sufferings. Merit, on the other hand, is derived from all those intentional actions whether of body, speech or mind, which are rooted in absence of greed, absence of hatred and absence of delusion—which can also be called wisdom. It leads

one towards freedom from the bondage of desire and suffering.

Merit, or that which purifies, cleanses the mind of evil while strengthening what is beneficial and skilful. How is this done? If one takes the mind just as it comes and so allows all or even most desires to affect speech and bodily actions, then the roots of unskill—greed, hatred and delusion—grow apace and can strangle all beneficial and skilful qualities. When, however, one consciously decides to make an effort at disciplining the mind, or one makes an effort to perform actions of speech and body which are skilful, then the roots of desire are pruned and the roots of unskill are checked in their growth. This effort that one makes is at the same time the strengthening of the Skilful Roots and of merit. Merit is always connected with what is skilful and beneficial, either to oneself or else to other beings. Thus, merit can be looked upon as those actions which improve the quality of the mind. They tend to raise the level on which the mind usually runs, refining and purifying it of grosser elements.

It is the making of the merit that ensures that a Buddhist leads a balanced and harmonious life. It is not sufficient just to read about Buddhism and so have a theoretical knowledge of it (as in the opposite way it is insufficient to blindly follow tradition without a knowledge of what it really means), valuable though

such an outline knowledge may be. A man who never gets further than the books remains at best a good scholar, while the sincere Buddhist finds many helpful things for practice in his life. Lord Buddha has always encouraged the laypeople, not only bhikkhus, to practise the Dhamma. To a layman, this sometimes sounds too difficult. They may think on hearing the word “practice”: “Oh, I should become a bhikkhu and live in the forest.” But practice of Dhamma is not only for bhikkhus, since there are many things of Dhamma to do in everyday life. Generosity and giving are Dhamma. Moral conduct and keeping the Precepts pure are Dhamma. Mind development or meditation is Dhamma; respect and reverence are Dhamma. Help and service to others are Dhamma. Giving away one’s merits is Dhamma; rejoicing in others’ merits is Dhamma; preaching the Dhamma is an act of Dhamma. Straightening out one’s views is Dhamma. All these aspects of Dhamma are also ways of making merit. They comprise the Ten Ways of Making Merit so frequently taught in Buddhist countries as a guide for the layman’s practice of Dhamma. [1]

These are compared in the Treasure Store Discourse, from which some verses have been quoted above, to a hoard of wealth which unlike worldly acquisitions so easily lost or destroyed, is said to be “a follower unlosable,” one from life to life and the benefits of

these merits cannot be lost though eventually they may be exhausted unless further merit is made, or until one aims beyond merit. Treasure is usually hoarded with the motive of selfishness. With what motive is merit made? Again, does one have to wait to reap the fruits of merit in the future, or even in a future life? These two questions can be answered together by saying that the basic fruit of merit—which is happiness—can be experienced here-and-now, while other fruits may be reaped in the future. Happiness naturally follows the man who purifies his mind and rejoices in doing what is skilful.

Another fruit of merit is opportunity and the ability to make use of opportunities, As the saying goes: “Merit opens doors everywhere.” The meritorious man finds his way unobstructed. Whatever work he takes up, he is able to bring to a successful conclusion. When he wishes to undertake this or that venture, he finds that the necessary doors have opened to permit him to go ahead. Of course, a meritorious man may also misuse his chances in this life as when a man born into a wealthy family, his birth there being due to merit, then pursues wealth further by false and evil ways, or simply is just lazy and neglectful. Then there are those who, although they have the opportunities for a good education, only waste their chances, and so on.

The motive in merit-making though often primarily concerned with the well-being of one's self, actually has great advantages for others. Giving benefits the receivers. Moral conduct benefits all beings with whom one comes into contact, Mind-development eventually benefits great numbers of people who come to be influenced by those who have but little greed, hatred and delusion. Reverence ensures harmony in any society, Service and help make the world better to live in. Giving merits to others shows that one is concerned for their well-being, while rejoicing with others' happiness is a great cause of peace and harmony. Listening to Dhamma one learns a good way of conduct in this life and shows this to others through one's actions, Teaching Dhamma is for the highest good of others, while, after straightening out one's views, one can tell the basic principles of Dhamma to other people.

Before going on to describe these Ten Ways of Making Merit in some detail, let us look at merit from another viewpoint. The general desire of all beings throughout their lives is to escape from painful, unwelcome experience and seek for circumstances giving rise to happiness. Many people ignorant of the true ways of gaining happiness, look for it only in the round of sensual pleasures indulged in for their own selfish enjoyment. They do not understand that by

searching greedily only for happiness-giving experience, they actually bring upon themselves suffering. While one may greedily enjoy a pleasure so long as it lasts, afterwards all sorts of regrets may mar even the memory of its experience. And where there is greed, hatred is always found as well, both of these criminals being urged along by the gaoler of delusion. So, greedy indulgence is always the way to bring unhappiness upon oneself and never brings the sort of happiness so restlessly searched for. But this happiness *is* available to the person who makes an effort with merits. He notices that he is mean, so he decides to give. He sees his own envy of others' fortune, so he resolves to cultivate gladness with others. Or he becomes aware of the narrowness of his mind, so he makes an effort to develop it. People like these really win happiness not depending on the vagaries of the world but on a happiness which cannot be taken away, since it is born of merit and purity of mind. If Buddhists are happy people and if their happiness goes beyond the frail and transitory pleasures so much advertised in modern life, then it is because they know, those among them who practise, that the way to happiness lies through merits.

As the Treasure Store Discourse relates, "This store can satisfy indeed, every desire of god or man" so that whatever one aspires to, providing one's share of

merits is compatible with that aspiration, that one may realise. To take but two opposing cases as illustrations of this principle. A young man sets out in the world of business determining to make his way in some venture or other. As he works, wealth and other opportunities for gain come to him freely and these he is able to utilise well for his further advantage. These circumstances show that he is in possession of merit. Another man or woman determines upon a life which he will devote to the understanding of the mind and the thorough investigation of its workings. Set upon the direct course of action, he finds a good teacher and goes to the forest. Then he is able to follow his instructions, and attainments come to him with some ease. His finding the Way and then practising the heart of Dhamma as well as his ease of opportunity and attainment: "All that is got by merit's grace" as the refrain of the Discourse tells us.

"We are also told what are the best "fields of merit." A field of merit is the person or persons to whom a meritorious deed is addressed. Just as a farmer knows that this field being fertile and of deep soil will produce a fine crop, while another field having sandy or shallow, stony soil will only give a poor yield, so some persons, by reason of their good qualities, are good fields of merit yielding a rich crop of merits, while other men poor in virtue are less worthy fields

of merit. In the Discourse, we find mentioned the building of religious structures and the Sangha or Buddhist Order listed first, as most meritorious; mother, father, relatives and guests are also said to be good fields of merit; We notice too that what may be got from merit ranges “From every human excellence; any delight in godly worlds; even Nirvana’s excellence; all that is got by merit’s grace.” Whether one requires ordinary beauty and wealth, whether one aspires to rule, to gain a birth in the celestial realms, or perhaps to pass utterly beyond all birth and death... “And that is got by merit’s grace,” though we should qualify this statement in respect of transcendental states, since wisdom, and not only merit, is required for their attainment.

1. Now we come to consider, one by one, the ten ways of making merit, beginning with giving.

Giving, or *dāna* in Pali, is something so basic to the practice of Dhamma that, although manifest everywhere in Buddhist countries, requires a little explanation. Worldliness is concerned with getting, with piling up so-called possessions and with increasing the sense of “I am” by proclaiming “I have.” That a person gives, shows that he has some concern for others’ welfare, and that he knows where his own true welfare lies. One possesses the worthwhile by giving things away, while things

possessed are not possessed at all ultimately—for when one dies, to whom do all one's precious possessions 'belong'? What then is covered by the Buddhist teaching of giving? Material gifts include medicines for the sick, food for the hungry, money for the poor and so on. Bhikkhus are given four kinds of material gifts by the lay people so that they may continue with their work. These are robes, almsfood, shelter and medicines. Whatever is a necessity of life to one who lacks it and whoever should supply that lack, is said to give material gifts. Since the giving of a gift must be connected with skill to be accounted merit, naturally the giving of the wrong sort of thing, such as a weapon, could never become meritorious. No less valuable is the gift of education or training, which is a gift highly esteemed in Buddhist tradition. The first universities in the world were the enormous Buddhist vihāras of Northern India at the height of their success over a thousand years ago. Since the dhamma is not a system of dogmas to be believed by the blind masses, but a Way requiring understanding, it is not surprising that the Buddhist religion and education have always been connected. A kind of giving which involves friendliness and gentleness, the giving to other beings of fearlessness, is a gift which may be given by even the poorest man. All beings fear death and one should try not to be the agent of death

for them. Lord Buddha also gave the greatest gift of fearlessness, when he gave all beings who could understand the Dhamma discovered by Him—for the Dhamma leads one, although surrounded by what is fearful, to dwell in the world fearless. Finally; “All gifts the gift of Dhamma doth excel” but since one aspect of merit-making concerns “teaching Dhamma,” consideration of it will be postponed.

2. The next way of merit-making is through Moral Conduct (sīla); that is, by way of observing the Precepts and thereby leading a life which is not harmful to others, while one sees that it is beneficial to oneself. This is obviously meritorious since it involves the growth in one’s character of compassion and wisdom. No Buddhist observes the Precepts either from fear of, nor from love or reverence towards some power outside himself. It is quite an obvious fact to him that the man of upright moral conduct has many advantages over another who leads a life crooked in some way. There is no need to wait for a future life in order to benefit from virtue, just here and now this can be found in one’s own life. One does not have to take Buddhist teachings on the subject of moral conduct on faith, since advantages are found in the present. The present indeed is the time in which we actually live, for the past has gone like a dream and to regret past misconduct is not only foolish, it is unskillful; while the

future, like a mirage, is uncertain and to resolve that one will begin to train oneself sometime later is equally foolish. Only now can one practise virtue, only now be wise, only now have compassion. The various precepts established by Lord Buddha are for training the heart in the right direction, towards wisdom and away from ignorance; towards friendliness and compassion, away from enmity and callous indifference. Basically, all the precepts may be classified into actions of body, speech and mind, and a useful list of ten Paths of Actions (*kammāpatha*) summarises them. Abstinance from the three Precepts of taking life, taking what is not given, and wrong conduct in sexual desires, make up the first three paths by way of bodily action. Verbal action is the fourth precept split into four: abstinance from lying, harsh speech, malicious tale-telling and nonsensical chit-chat. Mental action is abstinance from covetousness, ill will and wrong views. So much for moral conduct as a way of making merit.

3. Next comes mind-development or *bhāvanā* often called by the inadequate word “meditation.” This is basically of two kinds where one either develops calm first and then gains insight or else, using mindfulness one proceeds to develop calm out of which also grows insight. The difference is in the use of an object of meditation as with the first, or using the events of life

for ones object, as in the second. Both kinds have as the result aimed at the experience of insight and the growth of wisdom. One meditates to calm the grosser mental defilements and develop the mind in such a way that it comes to know real wisdom, that which is beyond words and not the result of learning or thinking. It is this wisdom with which there is the realisation of Nirvana. But we have now to examine briefly other aspects of merit-making, which are also counted as developments of mind.

4. Reverence or respect is one of these. It is obvious that the reverent and respectful man develops his mind, for, by his attitude, he cuts down the defilement of pride and replaces it by the wise conduct of humility. The humble man also has a flexible and adaptable mind and can therefore learn, while the proud man is at a great disadvantage. Reverence runs through a Buddhist society in all ways. Children respect adults, especially elderly relations. People pay their respects to the King. They reverence bhikkhus by respectful salutation and offerings, while in the Sangha, novices pay respect to bhikkhus and the latter, if juniors, revere the seniors. All pay their respects to the Supreme Patriarch, while he together with the King and people all revere alike Lord Buddha as the Great Teacher.

5. Service in helping others is the next way of merit-

making. If compassion were only the thinking of kind thoughts, it is obvious that it would be a rather insignificant exercise. The fact is that one shows, by willing and unprompted deeds, that one thinks of the comfort of other beings. Such a great range of action may be included in this way of merit-making that we have no time here to illustrate this at length.

6. Following service, and just to show that one's good deeds are not egotistic, one gives away the merit from their performance. This is indeed intended to illustrate the paradoxical teaching that a man makes most merit when he is not thinking, "I am making merit." The action which is done spontaneously and out of the goodness of the heart, is the most meritorious action of all. Merit should be relinquished for others' benefit, because, like "my" body, it does not really belong to me at all. As Lord Buddha said, "That which does not belong to one, that give away."

7. Besides giving away even merits, one should also rejoice in the merits of others. When others have some gain or other, material or immaterial, does one become envious? If so, one needs to arouse the spirit of gladness at others' happiness. This is done by way of the third of the four Divine Abidings, called Mudita. One rejoices at the merit of others when for instance, a bell is struck near a shrine or holy plate, or when one sees merit being made or else hears about it. The

traditional exclamation at such a time is '*Sādhu!*', meaning, "it is well." This is a great merit indeed.

8–9, The following two ways of merit-making are a pair, since one is listening to while the other is teaching Dhamma. Listening means concentrating one's whole attention so that there is only the voice of him who speaks Dhamma. One can go further until there is only Dhamma in one's own heart—though this requires a well trained mind not liable to stray here and there. Teaching Dhamma is not just teaching rules and dogmas for people's belief. It is dealing with the practical Way for this life here-and-now, the Way leading to the experience of the Ultimate Truth or Nirvana. It is truly said: "All gifts the gift of Dhamma doth excel." Much merit attaches therefore both to Dhamma listening and to Dhamma teaching as they are concerned with the true nature of things.

10. Last comes setting upright or straightening out one's views. This aspect of meritorious conduct counterbalances some of the other aspects described here. One should understand clearly and without self-delusion that one suffers from one's own foolishness and not because of any outside power; likewise, that one will find the path to final peace and release from birth-and-death through one's own efforts and not through those outside oneself. Wrong views are those which lead one away from Reality, away from

Dhamma, while Right View is the seeing of things as they really are. Such is a supreme merit.

For all these reasons and in all these ways one should make merit, for as Lord Buddha says in the last stanza of the Treasure-Store Discourse:

*“So great indeed are its rewards,
Simply, this merit’s excellence;
For that the steadfast and the wise
Commend a score of merit made.”*

***Dasa puññakiriya-
vatthu***

**The ten items (types or bases)
of meritorious action**

- | | |
|--|--|
| 1. <i>Dana-maya-puñña-kiriya-vatthu</i> | Giving |
| 2. <i>Sila-maya-puñña-kiriya-vatthu</i> | Morality |
| 3. <i>Bhavana-maya puñña-kiriya-vatthu</i> | Development |
| 4. <i>Apaciti-sahagata-puñña-kiriya-vatthu</i> | Respect reverence |
| 5. <i>Veyyavacca-sahagata</i> | Service |
| 6. <i>Pattanuppadana</i> | Giving away (or transferring) the merit |
| 7. <i>Abbhanumodana</i> | Rejoicing in the meritorious deeds of others |
| 8. <i>Desana-maya</i> | Preaching (and teaching) the |

- | | |
|---------------------------|-----------------------------------|
| 8. <i>Desana-maya</i> | Dhamma |
| 9. <i>Savana-maya</i> | Hearing (and teaching) the Dhamma |
| 10. <i>Diṭṭhijjukamma</i> | Straightening out one's views. |

The Analysis of Offerings

Whoever, moral in habit, gives to the poor in moral habit

*A gift rightfully acquired, the mind well pleased,
Firmly believing in the rich fruit of kamma—
This is an offering purified by the giver.*

Whoever, poor in moral habit, gives to those of moral habit

*A gift unrightfully acquired, the mind not pleased,
Not believing in the rich fruit of kamma—
This is an offering purified by the recipient.*

Whoever, poor in moral habit, gives the poor in moral habit

*A gift unrightfully acquired, the mind not pleased,
Not believing in the rich fruit of kamma—
This is an offering purified by neither.*

Whoever, moral in habit, gives to those of moral habit

*Firmly believing in the rich fruit of kamma—
I assert this gift to be of abundant fruit.*

*Whoever, without attachment, gives to those without
attachment*

*A gift rightfully acquired, the mind well pleased,
Firmly believing in the rich fruit of kamma—
I assert this gift to be a gift abundant in gain.*

(Majjhima III. 257)

From The Dhammapada

*Should a person merit make
Let him do it time and again
And turn his heart to delight therein,
For happy is the piling-up of merit. (118)*

*As from a heap of flowers
Many a garland may be made,
So by one born mortal
Should many skilled deeds be done. (53)*

*Disregard not meritorious deeds,
(Thus thinking):
'Merit will not come near to me'—
For, the constant falling of drops
Fills even a water-jar.*

*Fills even a water-jar.
The sage likewise, little by little
Fills himself with merit. (122)*

Translated by Bhikkhu Khantipālo

Notes

1. *Dasa-puñña-kiriya-vatthu*; see list at the end of this essay [[Back](#)]

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